

Information to identify the case:

Debtor 1	<u>Kenneth Michaels</u>	Social Security number or ITIN	xxx-xx-0182
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Regina Michaels</u>	Social Security number or ITIN	xxx-xx-1206
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-30063-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Michaels

Regina Michaels

4/13/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kenneth Michaels
 Regina Michaels
 Debtors

Case No. 12-30063-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 54

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Kenneth Michaels, 400 Beechwood Ave, Ewing, NJ 08618-2524
 jdb #+Regina Michaels, 400 Beechwood Ave, Ewing, NJ 08618-2524
 cr +Specialized Loan Servicing LLC, P O Box 829009, Dallas, TX 75382-9009
 513279309 +BNB Bank, 250 Fifth Ave, New York, NY 10001-6405
 513546030 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513279317 +CREDIT UNION OF NEW JERSEY, 1301 PARKWAY AVE, EWING NJ 08628-3010
 (address filed with court: CUNJ, POB 7921, Ewing, NJ 08628)
 513279312 +Chase Manhatta Mortgage, PO box 24696, Columbus, OH 43224-0696
 513345317 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513501922 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 513279326 +SLS, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
 513279327 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ Div of Taxation, POB 285, Trenton, NJ 08695)
 515110771 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 513339730 +Specialized Loan Servicing, LLC, Attention Bankruptcy Department,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 23:17:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 13 2018 23:17:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513279306 +EDI: AFNIRECOVERY.COM Apr 14 2018 02:53:00 AFNI, PO Box 3517, re: Verizon,
 Bloomington, IL 61702-3517
 513434568 EDI: BECKLEE.COM Apr 14 2018 02:53:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513633052 +EDI: OPHSUBSID.COM Apr 14 2018 02:54:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 513279307 +EDI: BANKAMER.COM Apr 14 2018 02:53:00 BAC Homeloans, 450 American St, #SV416,
 Simi Valley, CA 93065-6285
 513279308 EDI: BANKAMER.COM Apr 14 2018 02:53:00 Bank of America, POB 982238, El Paso, TX 79998
 517200156 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 13 2018 23:17:40
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 517200155 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 13 2018 23:17:40
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 513279315 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Apr 13 2018 23:17:47
 Comcast Cable Communication, 1 Comcast Ctr, Philadelphia, PA 19103-2833
 513306740 E-mail/Text: bankruptcy@cnj.org Apr 13 2018 23:16:58 Credit Union of New Jersey,
 1301 Parkway Avenue, Ewing, NJ 08628
 513279310 +EDI: CAPITALONE.COM Apr 14 2018 02:53:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 513463146 EDI: CAPITALONE.COM Apr 14 2018 02:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513279311 +EDI: CHASE.COM Apr 14 2018 02:53:00 Chase, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 513279313 +EDI: SEARS.COM Apr 14 2018 02:53:00 Citi (sears), POB 6189, Sioux Falls, SD 57117-6189
 513279314 +EDI: CITICORP.COM Apr 14 2018 02:53:00 Citi / Exxon, POB 6497,
 Sioux Falls, SD 57117-6497
 513381534 +EDI: CRFRSTNA.COM Apr 14 2018 02:53:00 Credit First NA, Po Box 818011,
 Cleveland, OH 44181-8011
 513279318 EDI: RCSDELL.COM Apr 14 2018 02:53:00 Dell Financial, POB 81577, Austin, TX 78708
 513301956 +EDI: TSYS2.COM Apr 14 2018 02:53:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513312146 EDI: RMSC.COM Apr 14 2018 02:53:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 513279319 +EDI: RMSC.COM Apr 14 2018 02:53:00 GE Money, POB 965005, Orlando, FL 32896-5005
 513279320 +EDI: RMSC.COM Apr 14 2018 02:53:00 GEMB / JC Penny, POB 981131, El Paso, TX 79998-1131
 513731966 EDI: RESURGENT.COM Apr 14 2018 02:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 513279323 +EDI: RMSC.COM Apr 14 2018 02:53:00 Lord & Taylor, POB 965015, Orlando, FL 32896-5015
 513498636 EDI: BL-BECKET.COM Apr 14 2018 02:53:00 Main Street Acquisition Corp assignee of CHASE,
 BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513512152 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,
 PO Box 41067, Norfolk VA 23541
 513519838 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Gap,
 POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Apr 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513519837 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
POB 41067, Norfolk VA 23541
513519839 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541
513519833 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541
513519835 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
513520048 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC,
c/o Sears Premier Card, POB 41067, Norfolk VA 23541
513878895 +EDI: PRA.COM Apr 14 2018 02:53:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513878894 +EDI: PRA.COM Apr 14 2018 02:53:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
513279325 +E-mail/Text: bankruptcy@pseg.com Apr 13 2018 23:16:26 PSE&G, POB 490,
Cranford, NJ 07016-0490
513314566 +E-mail/Text: ebn@vativrecovery.com Apr 13 2018 23:16:52 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, As Agent For Palisades Acquisition IX, L, PO Box 40728,
Houston TX 77240-0728
513279328 +EDI: VERIZONCOMB.COM Apr 14 2018 02:54:00 Verizon, 500 Technology Dr,
Saint Charles, MO 63304-2225
513279316 EDI: CRFRSTNA.COM Apr 14 2018 02:53:00 credit First, POB 81083, Cleveland, OH 44181
513279321 +EDI: RMSC.COM Apr 14 2018 02:53:00 gemb / lowes, POB 981400 C811,
El Paso, TX 79998-1400
513279322 +EDI: RMSC.COM Apr 14 2018 02:53:00 gemb / old navy, pob 981400, El Paso, TX 79998-1400
513279324 +EDI: TSYS2.COM Apr 14 2018 02:53:00 macy's, 9111 Duke Blvd, Mason, OH 45040-8999
TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514502492 JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400,
Seattle, WA 98121-3132
513299614* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
2006-25 dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis on behalf of Joint Debtor Regina Michaels njbankruptcy@aol.com.
John Zimnis on behalf of Debtor Kenneth Michaels njbankruptcy@aol.com.
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
2006-25 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC
NJ_ECF_Notices@buckleymadole.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com
Ryan A. Gower on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as
Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25
bkecf@milsteadlaw.com
William M.E. Powers on behalf of Creditor Aurora Financial Group, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Aurora Financial Group, Inc. ecf@powerskirn.com
TOTAL: 12